

SUBSTITUTED TRUSTEE

WHEREAS, Steven Allen Pennington executed a Deed of Trust to Strategic Mortgage Services, Memphis, Trustee for Avco Financial Services of Tennessee, Inc., under the date of June 28, 1996, recorded in Book 840 at Page 242 of the records in the office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made, and,

WHEREAS, CitiFinancial, successor in interest to the aforesaid Avco Financial Services of Tennessee, Inc., has elected to substitute Marc K. McKay as Trustee in and for the above described Deed of Trust and the indebtedness secured thereby in lieu and in place of Strategic Mortgage Services, Memphis.

NOW THEREFORE, CitiFinancial, successor in interest to Avco Financial Services of Tennessee, Inc., the present owner and holder of the above described Deed of Trust, acting by and through its duly authorized officers, does hereby substitute and appoint Marc K. McKay as Trustee in place of Strategic Mortgage Services, Memphis and does hereby confer upon the said Marc K. McKay, full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid Deed of Trust.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officer(s), this the 9th day of January, 2001.

CitiFinancial, successor in interest to
Avco Financial Services of Tennessee, Inc.

BY 

SURANNE ROBINSON - ASSISTANT SECRETARY
Name and Title

STATE MS. - DESOTO CO.
FILED

JAN 16 1 50 PM '01

BK 1280 537
W.F. BLK.

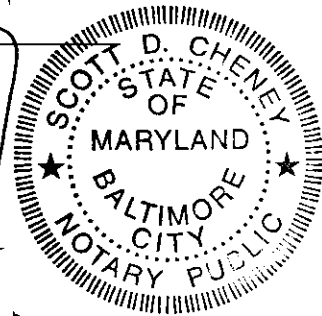
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STATE OF MARYLAND:COUNTY OF ANNE ARUNDEL:

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 9TH day of JANUARY, 2001, within my jurisdiction, the within named SUZANNE ROBINSON, who acknowledged that (S) he is the ASSISTANT SECRETARY of CitiFinancial, successor in interest to Avco Financial Services of Tennessee, Inc., and that for and on behalf of the said corporation, and as its act and deed, () he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.


NOTARY PUBLIC

MY COMMISSION EXPIRES:

02/29/04

Prepared by:

Marc K. McKay
MCKAY & SIMPSON, PLLC
Attorneys at Law
665 Highway 51, Suite A
Ridgeland, Mississippi 39157
(601) 856-5794

